

**Amendments to the Claims:** The following is a listing of all claims in the application with their status and the text for all active claims.

1. (currently amended) A method for providing downside protection of stock market investments for managing an investment portfolio by an automated data processing system having a memory with an input device connected with the automated data processing system, the method comprising the steps of:
  - a. entering a name of a security into the automated data processing system through the input device;
  - b. storing the name of the security in the memory;
  - c. entering a stop loss percentage for the security into the automated data processing system through the input device;
  - d. storing the stop loss percentage for the security in the memory;
  - e. entering a buy price of the security into the automated data processing system through the input device;
  - f. storing the buy price of the security in the memory as the high value;
  - g. linking the automated data processing system by a data link to current stock information;
  - h. reading a market price of the security from the current stock information;
  - i. comparing the market price of the security to the high value, and when the market price of the security exceeds the high value, setting the high value equal to the market price of the security to generate a new high value;
  - j. storing the new high value for the security in memory as the high value;

- k. multiplying the stop loss percentage by the high value and subtracting the resulting product of the stop loss percentage multiplied by the high value from the high value to generate a sell threshold price;
  - l. comparing the sell threshold price to the market price, and executing a sell event when the market price is below the sell threshold price; and
  - m. repeating the linking step g through the comparing the sell threshold price step l until the sell event occurs.
2. (currently amended) A method for providing downside protection of stock market investments for managing an investment portfolio by an automated data processing system having a memory with an input device connected with the automated data processing system, the method as set forth in claim 1 further comprising the steps of:
- a. entering a name of a security into the automated data processing system through the input device;
  - b. storing the name of the security in the memory;
  - c. entering a stop loss percentage for the security into the automated data processing system through the input device;
  - d. storing the stop loss percentage for the security in the memory;
    - i. entering a maximum stop loss currency amount into the automated data processing system through the input device, the maximum stop loss currency amount representing a maximum currency amount for the security to decrease from the high value at which point the security should be sold; and
    - ii. storing the maximum stop loss currency amount in the memory;

- e. entering a buy price of the security into the automated data processing system through the input device;
- f. storing the buy price of the security in the memory as the high value;
- g. linking the automated data processing system by a data link to current stock information;
- h. reading a market price of the security from the current stock information;
- i. comparing the market price of the security to the high value, and when the market price of the security exceeds the high value, setting the high value equal to the market price of the security to generate a new high value;
- j. storing the new high value for the security in memory as the high value;
- k. multiplying the stop loss percentage by the high value and subtracting the resulting product of the stop loss percentage multiplied by the high value from the high value to generate a sell threshold price;
  - i. comparing the stop loss percentage multiplied by the high value to the maximum stop loss currency amount, and ~~when~~ if the stop loss percentage multiplied by the high value exceeds the maximum stop loss currency amount, the maximum stop loss currency amount is used to generate the sell threshold price; and
  - ii. calculating the sell threshold price using the maximum stop loss currency amount by subtracting the maximum stop loss currency amount from the high value of the security;
- l. comparing the sell threshold price to the market price, and executing a sell event when the market price is below the sell threshold price; and

m. repeating the linking step g through the comparing the sell threshold price step I until the sell event occurs.

3. (currently amended) A method for providing downside protection of stock market investments as set forth in claim **42** wherein the sell event further includes printing a summary of the sell information.
4. (currently amended) A computer-readable medium having imprinted therein a computer program containing instruction steps such that upon installation of the computer program in a general-purpose computer provides for downside protection of stock market investments in an investment portfolio and cause the general-purpose computer to perform the steps of:
  - a. receiving a name of a security into the automated data processing system through the input device;
  - b. storing the name of the security in the memory;
  - c. receiving a stop loss percentage for the security into the automated data processing system through the input device;
  - d. storing the stop loss percentage for the security in the memory;
  - e. receiving a buy price of the security into the automated data processing system through the input device;
  - f. storing the buy price of the security in the memory as the high value;
  - g. linking the automated data processing system by a data link to current stock information;
  - h. reading a market price of the security from the current stock information;

- i. comparing the market price of the security to the high value, and when the market price of the security exceeds the high value, setting the high value equal to the market price of the security to generate a new high value;
  - j. storing the new high value for the security in memory as the high value;
  - k. multiplying the stop loss percentage by the high value and subtracting the resulting product of the stop loss percentage multiplied by the high value from the high value to generate a sell threshold price;
  - l. comparing the sell threshold price to the market price, and executing a sell event when the market price is below the sell threshold price; and
  - m. repeating the linking step **g** through the comparing the sell threshold price step **l** until the sell event occurs.
- 5. (previously amended) A system for providing downside protection of stock market investments comprising:
  - a. an input device for receiving entry of a name of a security, a stop loss percentage for the security, and a buy price for the security by a user, and for receiving entry of a market price of the security;
  - b. a memory operationally connected to the input device to store the name of the security, the stop loss percentage for the security, the buy price for the security, and a high value for the security;
  - c. an automated data processor operationally connected with the input device and the memory, the automated data processor for determining if the market price is higher than the high value of the security, and for determining if the market price of the security is less than a sell threshold price where the sell

threshold price is the product of the stop loss percentage times the high value of the security subtracted from the high value of the security and if so then to initiate a sell event; and

- d. an output device to notify the user of the sell event.
6. (original) A system for providing downside protection of stock market investments as set forth in claim 5 wherein the output device further comprises the means for automatically selling the security when the sell event occurs.
7. (original) A system for providing downside protection of stock market investments as set forth in claim 6 wherein the input device is configured to receive the market price of the security and includes:
- a. a data link connected to provide current stock information for entering the current market price.
8. (currently amended) A system for providing downside protection of stock market investments ~~as set forth in claim 7 wherein~~ comprising:
- a. an input device for receiving entry of a name of a security, a stop loss percentage for the security, the input device includes a means for entering a maximum stop loss currency amount, and a buy price for the security by a user, and for receiving entry of a market price of the security;
  - b. a memory operationally connected to the input device to store the name of the security, the stop loss percentage for the security, the memory includes a means for storing the maximum stop loss currency amount, the buy price for the security, and a high value for the security; and

- c. an automated data processor operationally connected with the input device and the memory, the automated data processor for determining if the market price is higher than the high value of the security, for determining if the market price of the security is less than a sell threshold price where the sell threshold price is the product of the stop loss percentage times the high value of the security subtracted from the high value of the security and if so then to initiate a sell event, and the processor includes a means for determining if the stop loss percentage multiplied by the high value exceeds the maximum stop loss currency amount, the maximum stop loss currency amount is used to generate the sell threshold price ~~market price is less than the high value minus the maximum stop loss amount, and when the market price is less than the high value minus the maximum stop loss amount, calculating the sell threshold price by calculating the sell threshold price using the maximum stop loss currency amount~~ by subtracting the maximum stop loss currency amount from the high value of the security and if market price of the security is less than the sell threshold price then to initiate a sell event.
9. (new) A system for providing downside protection of stock market investments as set forth in claim 8 wherein the output device further comprises the means for automatically selling the security when the sell event occurs.
10. (new) A system for providing downside protection of stock market investments as set forth in claim 9 wherein the input device is configured to receive the market price of the security and includes:

- a. a data link connected to provide current stock information for entering the current market price.
11. (new) A computer-readable medium having imprinted therein a computer program containing instruction steps such that upon installation of the computer program in a general-purpose computer provides for downside protection of stock market investments in an investment portfolio and cause the general-purpose computer to perform the steps of:
- a. receiving a name of a security into the automated data processing system through the input device;
  - b. storing the name of the security in the memory;
  - c. receiving a stop loss percentage for the security into the automated data processing system through the input device;
  - d. storing the stop loss percentage for the security in the memory;
    - i. receiving a maximum stop loss currency amount into the automated data processing system through the input device, the maximum stop loss currency amount representing a maximum currency amount for the security to decrease from the high value at which point the security should be sold; and
    - ii. storing the maximum stop loss currency amount in the memory;
  - e. receiving a buy price of the security into the automated data processing system through the input device;
  - f. storing the buy price of the security in the memory as the high value;



- g. linking the automated data processing system by a data link to current stock information;
- h. reading a market price of the security from the current stock information;
- i. comparing the market price of the security to the high value, and when the market price of the security exceeds the high value, setting the high value equal to the market price of the security to generate a new high value;
- j. storing the new high value for the security in memory as the high value;
- k. multiplying the stop loss percentage by the high value and subtracting the resulting product from the high value to generate a sell threshold price;
  - i. comparing the stop loss percentage multiplied by the high value to the maximum stop loss currency amount, and if the stop loss percentage multiplied by the high value exceeds the maximum stop loss currency amount, the maximum stop loss currency amount is used to generate the sell threshold price, and
  - ii. calculating the sell threshold price using the maximum stop loss currency amount by subtracting the maximum stop loss currency amount from the high value of the security;
- l. comparing the sell threshold price to the market price, and executing a sell event when the market price is below the sell threshold price; and
- m. repeating the linking step **g** through the comparing the sell threshold price step **l** until the sell event occurs.